

III. ENROLLING A LOAN

A. Overview

Lenders must **submit** to CalCAP the following forms and documentation with each loan enrollment request:



Loans over \$500,000 must be pre-qualified by CalCAP **prior** to the lender enrolling the loan in the program.

	CalCAP SB
Required	
1. CalCAP Small Business Loan Enrollment Application ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/enrollment.pdf	√
2. Borrower Certification ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/certification.pdf	√
3. Proof of Borrower and Lender Premium Deposit	√
4. NAICS Print-Out ☞ http://www.census.gov/eos/www/naics/	√
5. Borrower Privacy Notice ☞ http://www.treasurer.ca.gov/cpcfa/calcap/forms/privacy.pdf	√
If Applicable	
4. Appraisal or other reputable documentation of the property value – only for commercial real estate loans	√
5. Print-out of web page showing borrower is located in Severely Affected Community (SAC), if applicable: ☞ High Unemployment Area: http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003 ☞ Enterprise Zone: http://www.hcd.ca.gov/fa/ez/enterprise/newmap.html	√
6. CalRecycle Authorization – only for borrower fees paid by CalRecycle (form must be authorized by CIWMB) ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/calrecycle.pdf	√
7. CalCAP Small Business “Borrower Agreement to Pay Lender Fee” form – only for applications where the borrower is paying both the lender and borrower premium ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/fees.pdf	√
8. CalCAP Small Business “Prequalification Form” – only if regular CalCAP SB loan is \$500,000 or more ☞ http://www.treasurer.ca.gov/cpcfa/calcap/sb/enrollment.pdf	√



CalCAP SB loan enrollment applications must be **received** at CalCAP within **15 business days of the “Date of First Disbursement” (Date of Loan)** by email, fax, or regular mail:



CalCAP@Treasurer.ca.gov



(916) 589-2805



CPCFA/CalCAP SB
915 Capitol Mall, Room 457
Sacramento, CA 95814

B. CalCAP Small Business Loan Enrollment

Before submitting a CalCAP SB loan enrollment application, lenders should ensure the following pertinent documentation is fully completed:

Required

- ✓ CalCAP SB Loan Enrollment Application
- ✓ NAICS Print-Out
- ✓ Proof of Premium Deposit by lender and borrower
- ✓ Borrower Certification

If Applicable

- ✓ Commercial Property Appraisal
- ✓ Severely Affected Community Information
- ✓ CalRecycle Authorization
- ✓ Borrower Agreement to Pay Lender Fee



In addition, CalCAP regulations require lenders to obtain various assurances from the borrower related to the eligibility of the borrower's business and purpose of the loan proceeds. Further, pursuant to the California Information Practices Act of 1977 (Civil Code Section 1798.17), lenders are to provide the borrower with a copy of the privacy notice disclosing borrower data collected by lenders on behalf of CalCAP.

While CalCAP does not prescribe a standard format for the borrower certification and privacy notice, examples of those documents can be found in Chapter VII of this manual and on CalCAP's website at:

- ✓ Borrower Certification for Small Business Loan Enrollments:
<http://www.treasurer.ca.gov/cpcfa/calcap/sb/certification.pdf>
- ✓ Privacy Notice: <http://www.treasurer.ca.gov/cpcfa/calcap/forms/privacy.pdf>



Any alteration of certifications need to be approved by CalCAP prior to use.

Copies of these documents need to be submitted with the loan enrollment package and the original set should be maintained with the borrower's loan file and made available to CalCAP for review upon request.

B.1. Instructions for Completing the CalCAP SB Loan Enrollment Application

This section provides instructions for lenders on how to complete the CalCAP SB Loan Enrollment Application, which is the primary form needed for lenders to enroll a loan with the CalCAP small business lending program.

A copy of the application can be found in Chapter VII of this manual. However, lenders should always check CalCAP's website for the most current version of the application:

☞ <http://www.treasurer.ca.gov/cpcfa/calcap/sb/enrollment.pdf>

Form 1: CalCAP Small Business Lending Loan Enrollment Application

Lender Information Section

CALIFORNIA CAPITAL ACCESS PROGRAM
California Pollution Control Financing Authority
CalCAP@treasurer.ca.gov

915 Capitol Mall, Room 457
Sacramento, CA 95814
Fax (916) 589-2805

CalCAP Use Only	CalCAP Loan #
	Date Received

CalCAP LOAN ENROLLMENT APPLICATION

Lender Information

Participating Lender	_____	Lender ID#	_____
Loan Officer Name	_____	Phone	_____
Loan Officer Email	_____		

Field:

Information Needed:

- | | |
|------------------------|---|
| ▪ Participating Lender | ✓ Name of the financial institution. |
| ▪ Lender ID | ✓ The financial institutions' assigned CalCAP Lender ID. This number was issued and provided on the signed copy of the lender's "Financial Institution Enrollment" agreement and "Welcome Letter" that accompanied it. (This number never changes.) |
| ▪ Loan Officer Name | ✓ Name of lender representative CalCAP can contact with questions about this enrollment. |
| ▪ Loan Officer Email | ✓ Email of Loan Officer named above. |
| ▪ Phone | ✓ Direct phone number with area code for Loan Officer named above. |

Borrower Information Section

Borrower Information

Name _____ DBA _____

Address _____ City _____ County _____ Zip _____

Type of Business/Activities _____ What year was the business incorporated or opened? _____

Annual Revenues Last Fiscal Year \$ _____ Average Annual Revenue Last 3 Years \$ _____

Number of Employees _____ Number of Full Time Equivalents _____ Jobs created _____ Jobs retained _____

Is business located in a Severely Affected Community? ☐ Yes ☐ No

Will loan monies be used at above address? ☐ Yes ☐ No If no, location where loan will be used:

Address _____ City _____ County _____ Zip _____

NAICS Code _____ <http://www.census.gov/eos/www/naics/> Census Tract: # _____ <http://www.fdic.gov/Geocode/default.aspx>

Purpose of Loan _____

Is business minority owned? ☐ Yes ☐ No ☐ Decline to Answer Is business woman owned? ☐ Yes ☐ No ☐ Decline to Answer

Is business veteran owned? ☐ Yes ☐ No ☐ Decline to Answer

Field:	Information Needed:
▪ Name	✓ Name of the primary borrower representing the business.
▪ DBA	✓ Name of business (sole proprietor, partnership, corporation, etc.)
▪ Address, City, County, Zip	✓ Address of the business.
▪ Type of Business/Activities	✓ List the function of the business. "What does the business do?" (e.g. retail sales, carpet cleaning, burger restaurant, etc.) ☞ Refer to the FAQs in Chapter VI for business function examples.
▪ What year was the business incorporated or opened?	✓ 4-digit year the business either opened, was incorporated, or was taken over by the new owner. ☞ If the business is a start-up, use current year.
▪ Annual Revenues Last Fiscal Year \$	✓ List the borrower's annual business revenues for the last fiscal year—rounded to the nearest whole dollar amount. ☞ If the business is a start-up, use the current income or \$0.
▪ Average Annual Revenue Last 3 Years	✓ List the borrower's combined average annual business revenue for the last three years—rounded to the nearest whole dollar amount. ☞ If the business is a start-up, use the current income or \$0.
▪ Number of Employees	✓ Number of all full-time or part-time employees of the business. Must be a minimum of 1 and cannot exceed 500. ☞ Refer to the FAQs in Chapter VI for instructions on how to report the number of employees.
▪ Number of Full Time Equivalents	✓ Number of full time equivalent (FTE) employees of the business—rounded to the nearest whole number. Must be a minimum of 1 and cannot exceed 500. ☞ Refer to the FAQs in Chapter VI for instructions on how to report the number of FTEs.
▪ Jobs created	✓ Number of jobs created for the business as a result of the loan. ☞ If jobs are not created as a result of the loan, use "0".
▪ Jobs retained	✓ Number of jobs retained for the business as a result of the loan. ☞ If jobs are not retained as a result of the loan, use "0".

- Is business located in a Severely Affected Community?
☐ Yes ☐ No

- ✓ Indicate whether the business is in a Severely Affected Community (SAC) as reported by data from:
 - Employment Development Department (EDD) for High Unemployment Areas:
<http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003>
 - Housing and Community Development for Enterprise Zones:
<http://www.hcd.ca.gov/fa/ez/enterprise/newmap.html>
- Follow the instructions below to determine whether the business is located in a SAC. If the business is located in a Severely Affected Community, submit print-outs of the EDD or Enterprise Zones information with the enrollment application.

High Unemployment Areas

Step 1: Go to the California Employment Development Website at: <http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003> and click on “California and Counties”.

State of California
CA.GOV
Employment Development Department

Home | Unemployment | Disability | Jobs & Training | Payroll Taxes | Labor Market Info

LaborMarketinfo
Monthly Data Release

Each month the EDD releases revised and preliminary civilian labor force, unemployment rates, and industry employment by geography for California, metropolitan areas, counties, and sub-county areas.

Current Unemployment Rates

- California and Counties
- California and Metropolitan Areas
- Local Workforce Investment Areas
- Cities and Places by County
- Historical Unemployment Rates (Excel format)

Step 2: Print the document and highlight the state-wide unemployment rate.

State of California
April 19, 2013
March 2012 Benchmark

Employment Development Department
Labor Market Information Division
<http://www.labormarketinfo.edd.ca.gov>
(916) 232-2162

REPORT 400 C
Monthly Labor Force Data for Counties
March 2013 - Preliminary
Data Not Seasonally Adjusted

COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	18,557,700	16,817,200	1,740,500	9.4%
ALAMEDA	10	719,100	718,900	60,200	7.7%
ALPINE	19	560	510	50	9.0%

Step 3: Go back to the EDD homepage and click on “Cities and Census Designated Places”.

State of California
Employment Development Department

CA.GOV

Home | Unemployment | Disability | Jobs & Training | Payroll Taxes | Labor Market Info

Contact EDD | Office Locator | Forms & Publications | Online Services

Search [] This Site California

LaborMarketinfo Monthly Data Release

Each month the EDD releases revised and preliminary civilian labor force, unemployment rates, and industry employment by geography for California, metropolitan areas, counties, and sub-county areas.

Current Monthly Press Releases

Quick Jump to View a Press Release: California - Official EDD Release Go

Data for areas on the drop down list that have an " " after the name offer multi-county Metropolitan Area data only.

Or view links by area type:

Official EDD Statewide News Release

California Employment Highlights for March 2013

Industry Employment and Labor Force Data for:

- California
- Counties
- Metropolitan Areas

Labor Force Data only for:

- Cities and Census Designated Places
- Local Workforce Investment Areas

[Hours and Earnings Data by Selected Industries](#)

Current Unemployment Rates

- California and Counties
- California and Metropolitan Areas
- Local Workforce Investment Areas
- Cities and Places by County
- Historical Unemployment Rates (Excel format)

These Data Are Also Called

- Monthly Job Outlook
- Economy Today
- Unemployment Rate Data
- EDD Jobs Report

Additional Resources

- Data Release Schedule
- Historical Industry Employment Data Files (Excel format)
- Historical Unemployment Rates (Excel format)
- Methodology for Generating Labor Force Data
- Methodology for Generating Industry Employment Data
- US Bureau of Labor Statistics

Step 4: Select the borrower's county.

State of California
Employment Development Department

CA.GOV

Home | Unemployment | Disability | Jobs & Training | Payroll Taxes | Labor Market Info

Contact EDD | Office Locator | Forms & Publications | Online Service

Search [] This Site California

Labor Force and Unemployment Rate for Cities and Census Designated Places

Get data for other areas:

- California
- Counties
- Metropolitan Areas
- Cities and Census Designated Places
- Local Workforce Investment Areas
- California Labor Market Review

These data are updated monthly and are provided here for April 2013. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and Census Designated Places (CDP). Estimates of employment by industry are not available. See the notes below about the limitations of these data.

For additional release details, please visit our [2013 Release Schedule](#)

Data for All County Sub-Areas:

[Current Month](#)

Annual Averages:
[2012](#) | [2011](#) | [2010](#) | [2009](#) | [2008](#) | [Historical Data](#)

Cities and Census Designated Places by Individual County:

- Alameda
- Alpine (no city file)
- Amador
- Butte
- Calaveras

Step 5: Print the document and highlight the county-wide and the borrower's city unemployment rate.

	A	B	C	D	E	F	G	H
1	State of California				Employment Development Department			
2	May 17, 2013				Labor Market Information Division			
3	March 2012 Benchmark				http://www.labormarketinfo.edd.ca.gov			
4					(916) 262-2162			
5								
6	Monthly Labor Force Data for Cities and Census Designated Places (CDP)							
7	April 2013 - Preliminary							
8	Data Not Seasonally Adjusted							
9								
10		Labor	Employ-	Unemployment		Census Ratios		
11	Area Name	Force	ment	Number	Rate	Emp	Unemp	
12								
13	Alameda County	777,300	722,800	54,500	7.0%	1.000000	1.000000	
14								
15	Alameda city	41,100	39,100	2,000	4.8%	0.054107	0.035933	
16	Albany city	9,400	9,100	300	2.9%	0.012594	0.005057	
17	Ashland CDP	10,500	9,700	900	8.1%	0.013363	0.015704	
18	Berkeley city	60,100	56,100	4,000	6.7%	0.077667	0.073463	
19	Castro Valley CDP	31,800	30,500	1,300	4.1%	0.042225	0.023955	
20	Cherryland CDP	6,800	6,100	700	10.3%	0.008396	0.012776	
21	Dublin city	15,900	15,200	700	4.2%	0.021033	0.012244	
22	Emeryville city	4,700	4,400	200	5.0%	0.006130	0.004259	
23	Fairview CDP	5,400	5,200	200	4.3%	0.007161	0.004259	
24	Fremont city	112,800	107,100	5,700	5.0%	0.148188	0.103806	
25	Hayward city	71,700	66,000	5,600	7.8%	0.091365	0.103008	
26	Livermore city	42,400	40,400	1,900	4.5%	0.055952	0.035134	
27	Newark city	23,000	21,500	1,500	6.5%	0.029690	0.027415	
28	Oakland city	204,100	182,100	21,900	10.8%	0.251928	0.402715	
29	Piedmont city	5,600	5,400	200	3.6%	0.007510	0.003726	
30	Pleasanton city	36,600	35,300	1,300	3.5%	0.048605	0.023423	

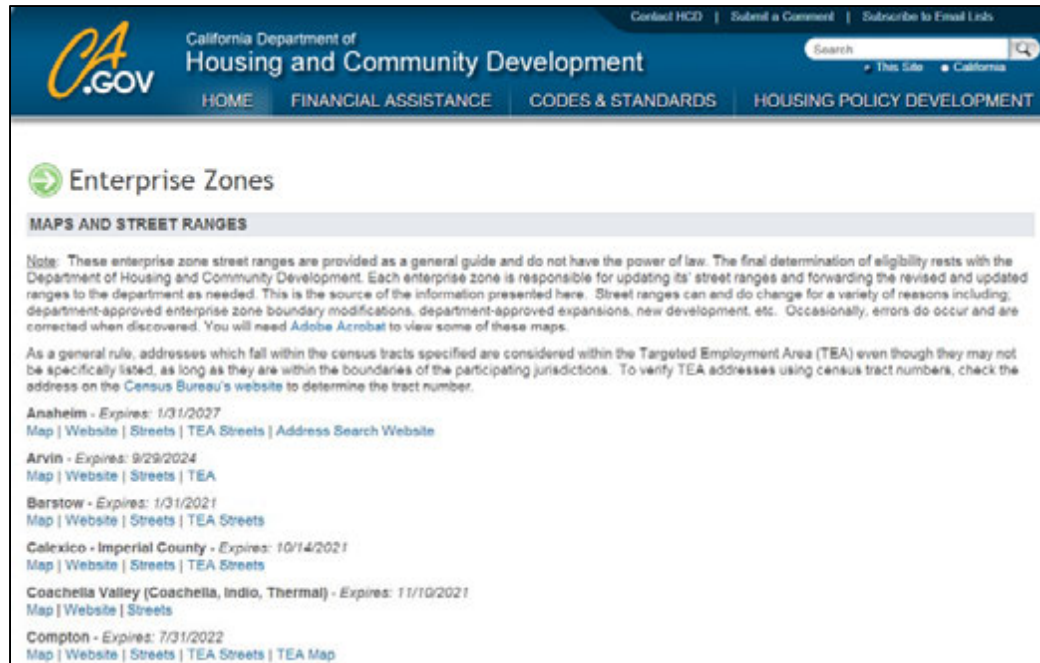
Step 6: If the borrower's county or city unemployment rate is 110% or more than the current California state-wide unemployment rate as of the date of the loan, then the enrollment is located in a Severely Affected Community.

☞ For example: If the current California unemployment rate is 9.4%, any business located in a city or county with an unemployment rate of 10.34% or higher is considered located in a Severely Affected Community ($9.4 \times 1.1 = 10.34$).

Step 7: If the borrower is located in a Severely Affected Community, submit with the loan enrollment package print-outs of the web pages for the “**Monthly Labor Force Data for Counties**” (Step 2 above) and “**Monthly Labor Force Data for Cities and Census Designated Places**” (Step 5 above).

Enterprise Zones

Step 1: Go to the California Department of Housing and Community Development website at: <http://www.hcd.ca.gov/fa/ez/enterprise/newmap.html>



Step 2: Compare the borrower's address to the current listing of enterprise zones. If the borrower's address is located within one of the enterprise zones, the enrollment is located in a Severely Affected Community.

Step 3: If the borrower is located in a Severely Affected Community, submit with the loan enrollment package a print-out of the web page indicating enterprise zone street address range and highlight the city or county.

- Will loan monies be used at above address? ☐ Yes ☐ No
- If no, location where loan will be used: Address, City, County, Zip

- ✓ Indicate whether the proceeds of the loan are being used to support the business at a different business location than listed in the "Business Address" field above.
- ✓ If answered "no", list the address of where the loan proceeds will be used.
- ☞ If answered "yes", leave address, city, county, zip fields blank.

▪ NAICS Code

✓ Six digit number used by the North American Industry Classification System (NAICS) to categorize business types.

🔗 <http://www.census.gov/eos/www/naics/>

The screenshot shows the NAICS website interface. At the top, there's a navigation bar with links like 'People', 'Business', 'Geography', 'Data', 'Research', and 'Newsroom'. Below this, the main heading is 'North American Industry Classification System'. A sidebar on the left contains 'NAICS Search' options for 2012, 2007, and 2002, along with 'Downloads/Reference Files/Tools'. The main content area displays '2012 NAICS Key Word Search' results for 'Farm Equipment', listing 9 records. The first record is '333111 Feed processing equipment, farmtype, manufacturing'. A red box highlights the first record, and a red arrow points to it with the text 'Step 2: Select 6-digit code that best describes the business activity'. Another red box highlights the text 'Step 1: Enter business activity type (e.g. Farm Equipment)'.

Step 1: Enter business activity type (e.g. Farm Equipment)

Step 2: Select 6-digit code that best describes the business activity

■ Census Tract #

- ✓ 11-digit number used to identify the specific location of a business to provide more reporting consistency and uniformity.

☞ <http://www.ffiec.gov/Geocode/default.aspx>

FFIEC FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
Promoting uniformity and consistency in the supervision of financial institutions

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Geocoding System

The FFIEC is under contractual agreement with Tele Atlas, its data source vendor for this system, which limits internet users to enter one address at a time and obtain the appropriate geocoding information. For batch geocoding, please contact Tele Atlas at infoNA@teleatlas.com for ordering the data.

Requirements: This system requires that you enter a street address along with either a city and state OR a zip code. The FFIEC web site (www.ffiec.gov) is a public web site. In order to see this public web site, you must configure your firewall systems properly to allow this site to be seen by your network. Therefore, you should set the appropriate parameters consistent with your firewall technology and security policies to safeguard your network environment. You may need the assistance of Information Technology professionals trained to work with your individual telecommunications/security systems to configure the correct settings to enable the use of our web site while simultaneously protecting your computer environment.

Continue using year 2012 geocoding results for calendar year 2013 CRA/HMDA reporting until year 2013 geocoding becomes available (scheduled for mid-year 2013).

Year: 2012

Street Address: 915 capitol mall

City: sacramento

State: CA - California

Zip Code: 95814

Search Reset

Input the borrower's business address and click the "Search" button

FFIEC FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
Promoting uniformity and consistency in the supervision of financial institutions

FFIEC Main | Disclaimer | Privacy Policy | Contact Us | Search | Back to Geocode | FFIEC Census Report | Help on Data

Geocoding System

Geocode Search Result for 2012 HMDA/CRA Reporting

Street Address	915 CAPITOL MALL	MSA/MD Code	10900
City Name	SACRAMENTO	State Code	16
State Abbreviation	CA	County Code	167
Zip Code	95814	Tract Code	1011.01

MSA/MD Name: SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA
State Name: CALIFORNIA
County Name: SACRAMENTO COUNTY

Get Census Demographic Get Street Map

Use:

1. State Code: **06**
2. County Code: **067**
3. Tract Code: **0011.01**

To arrive at the Census Tract # of the business:

060670011.01

▪ Purpose of Loan	✓ Brief description of the use of loan proceeds (e.g. “working capital” or “purchase equipment”).
▪ Is business minority owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	✓ The business is minority owned if at least 51% of the business is owned by one or more minority individuals.
▪ Is business woman owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	✓ The business is woman owned if at least 51% of the business is owned by one or more women.
▪ Is business veteran owned? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Decline to Answer	✓ The business is veteran owned if at least 51% of the business is owned by one or more veterans.
Loan Information Section	
<p><u>Loan Information</u></p> <p>Is this loan enrolled in any other government guarantee program? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, name the program: _____</p> <p>What percent of loan is enrolled in other program? _____% What percentage of loan is being enrolled in CalCAP? _____%</p> <p>Lender Loan Number _____ Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan</p> <p>Total Loan Amount \$ _____ Loan Amount Enrolled in CalCAP \$ _____</p> <p>Date of First Disbursement (Date of Loan) _____ Maturity Date _____</p> <p>Interest Rate _____% <input type="checkbox"/> Fixed <input type="checkbox"/> Variable Is the loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is this loan a restructure of a prior CalCAP Loan? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide the CalCAP Loan # _____</p> <p>Remaining balance on loan being restructured: \$ _____ Amount of increase requested: \$ _____</p> <p>Borrower Premium \$ _____ % Lender Premium \$ _____ %</p> <p>Is an Independent Contributor being used to pay the premiums? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Name of Contributor Program _____</p>	
Field:	Information Needed:
▪ Is this loan enrolled in any other government guarantee program? <input type="checkbox"/> Yes <input type="checkbox"/> No	✓ You may not “double enroll” a loan that is already covered by another government program, but you may enroll the unguaranteed portions, except the unenrolled portion of an SBA loan when using federal funds.
▪ If “Yes”, name the program:	✓ Provide the name of the other program the loan is enrolled in.
▪ What percent of loan is enrolled in other program?	For example, if \$75,000 of a \$100,000 is enrolled in the other program and \$25,000 is enrolled with CalCAP, then the percent enrolled in other program equals 75%.
▪ What percentage of loan is being enrolled in CalCAP?	✓ Following the previous example, the percentage enrolled in CalCAP equals 25%. ☞ If no amount is enrolled in another program, use 100%.
▪ Lender Loan Number	✓ List the unique loan number associated with the borrower’s loan. ☞ If the enrollment is a pre-qualification request, leave field blank.
▪ Type of Loan: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan	✓ Field defaults to “Line of Credit”. Change if necessary and check one box only.
▪ Total Loan Amount	✓ The total amount loaned to the borrower associated with the unique loan number (regardless of amount enrolled in CalCAP).
▪ Loan Amount Enrolled in	✓ The portion of the loan the lender requests to enroll with CalCAP. This

CalCAP \$	<p>amount should be equal to or less than the amount in the “Total Loan Amount” field.</p> <p>☞ Use this amount to calculate applicable lender and borrower premiums.</p>
<ul style="list-style-type: none"> ▪ Date of First Disbursement (Date of Loan) 	<p>✓ Date of loan (if term loan) or date of first disbursement (if line of credit).</p> <p>☞ This date triggers the clock for the 15-day deadline to submit an enrollment application to CalCAP.</p> <p>☞ If the enrollment is a pre-qualification request, leave this field blank.</p>
<ul style="list-style-type: none"> ▪ Maturity Date 	<p>✓ The date (MM/DD/YYYY) the enrolled loan matures. CalCAP will insure enrollment for a maximum of 10 years, regardless of maturity date.</p> <p>☞ If the enrollment is a pre-qualification request, leave this field blank.</p>
<ul style="list-style-type: none"> ▪ Interest Rate ▪ <input type="checkbox"/> Fixed <input type="checkbox"/> Variable 	<p>✓ Annual Percentage Rate (APR) for the enrolled loan.</p> <p>✓ Indicate whether interest rate remains the same (fixed) or changes (variable) over the life of the loan.</p> <p>☞ If answered “variable”, provide the starting rate and the index the variable rate is tied to.</p>
<ul style="list-style-type: none"> ▪ Is the loan secured? <input type="checkbox"/> Yes <input type="checkbox"/> No 	<p>✓ If collateral is used to secure the loan, answer “yes”—otherwise, answer “no”.</p>
<ul style="list-style-type: none"> ▪ Is this loan a refinancing of a prior CalCAP Loan? <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ If Yes, provide the CalCAP Loan # ▪ Remaining balance on loan being refinanced ▪ Amount of increase requested 	<p>✓ Answer “yes” if this loan represents a refinance of an existing CalCAP enrolled loan—otherwise, answer “no”.</p> <p>✓ If answered “yes”, list the unique CalCAP Loan Number previously assigned to this loan by CalCAP.</p> <p>✓ Provide the residual balance on the old loan prior to the refinance.</p> <p>✓ List the portion of the loan that is being advanced above the amount already indicated in the “remaining balance” field.</p> <p>☞ The “amount of increase” serves as the basis for calculating the new borrower and lender premiums.</p>
<ul style="list-style-type: none"> ▪ Borrower Premium 	<p>✓ Provide the dollar amount and percentage based on the enrolled amount or increase of the loan.</p> <p>☞ Percentage rate must be between 1% and 3.5%.</p>
<ul style="list-style-type: none"> ▪ Lender Premium 	<p>✓ Lender and borrower premiums must be equal. Submit the “Borrower’s Agreement to Pay Lender Fee” if borrower pays lender fee.</p> <p>☞ http://www.treasurer.ca.gov/cpcf/calcap/sb/fees.pdf</p>
<ul style="list-style-type: none"> ▪ Is an Independent Contributor being used to pay the premiums? <input type="checkbox"/> Yes <input type="checkbox"/> No ▪ If yes, Name of Contributor Program 	<p>✓ An independent contributor can pay all or a portion of the borrower, lender, and CalCAP premiums, or any combination thereof, depending on the program.</p> <p>✓ If answered “yes”, provide the name of the independent contributor program (CalRecycle).</p> <p>☞ CalCAP will calculate the dollar amount and percentage to be contributed.</p> <p>✓ If answered “no”, leave field blank.</p>

Signature and Certification Section

CALIFORNIA CAPITAL ACCESS PROGRAM
California Pollution Control Financing Authority
CalCAP@treasurer.ca.gov

915 Capitol Mall, Room 457
Sacramento, CA 95814
Fax (916) 519-2805

Borrower Name

Lender Loan Number

By enrolling this loan the Participating Financial Institution certifies, based in part on information provided by the Borrower (please initial each item):
* all capitalized terms are defined in 4 CCR §8070 of the California Code of Regulations.

- _____ The loan is a Qualified Loan as defined in 4 CCR §8070(s) of the California Code of Regulations.
- _____ The business receiving the Qualified Loan is a Qualified Business, as defined in 4 CCR §8070(r) or 4 CCR §8078.2(c) of the California Code of Regulations.
- _____ The Qualified Loan is for a business activity that has its Primary Economic Effect in California as defined in 4 CCR §8070(o) of the CPCFA Regulations.
- _____ The Participating Financial Institution will provide information from financial records of the Borrower upon request of the Executive Director of the CPCFA, and the Participating Financial Institution has obtained the consent of the Borrower to such disclosure.
- _____ The Participating Financial Institution has obtained a written representation from the Borrower that the Borrower has no legal, beneficial or equitable, interest in the Fees or the Matching Contribution.
- _____ The enrolled amount of the loan does not exceed \$2,500,000.
- _____ The Participating Financial Institution has notified the Borrower if the Participating Financial Institution's share of the Fees for the Qualified Loan has been paid by the Borrower.
- _____ The Participating Financial Institution has obtained a written representation from the Borrower that it has secured or made application for all applicable licenses or permits needed to conduct its business.
- _____ The Participating Financial Institution has not, and will not, enroll the same loan or portion thereof in any other government program substantially similar to the Program.
- _____ The Borrower has received the CPCFA/CalCAP Privacy Notice.

Field:	Information Needed:
▪ Borrower Name	✓ Name of borrower. ☞ Field will auto-fill if form is completed electronically.
▪ Lender Loan Number	✓ List the unique loan number associated with the borrower's loan. ☞ If the enrollment is a pre-qualification request, leave field blank. ☞ Field will auto-fill if form is completed electronically.
▪ 10 Spaces for Initials	✓ Lender to initial all 10 assurances.

Signature and Certification Section (continued)

For participation in the Federal fund, the Participating Financial Institution must obtain the following assurances from the Borrower per 4 CCR §8078.2 of the California Code of Regulations:

- _____ The loan is used for a business purpose allowed by the U.S. Treasury.
- _____ The loan will not be used for purposes prohibited by the U.S. Treasury.
- _____ The loan will not be used to finance ineligible businesses prohibited by the U.S. Treasury.

For participation in the Federal fund, the Lender hereby certifies to the State the following:

- _____ The loan has not been made in order to place under the protection of the state program prior debt that is not covered under the state program and that is or was owed by the borrower to the lender or to an affiliate of the lender.
- _____ The loan is not a refinancing of a loan previously made to that borrower by the lender or an affiliate of the lender.
- _____ The lender is not attempting to enroll the unguaranteed portions of SBA-guaranteed loans.

As required by Section 3011(c)(2) of the Small Business Jobs Act of 2010, the private entity hereby certifies to the State that the Principals of the private entity have not been convicted of a sex offense against a minor (as such terms are defined in section 111 of the Sex Offender Registration and Notification Act (42 U.S.C. 16911)). For the purposes of this Certification, Principal means the following: if a sole proprietorship, the proprietor; if a partnership, each managing partner and each partner who is a natural person and holds a 20% or more ownership interest in the partnership; and if a corporation, limited liability company, association or a development company, each director, each of the five most highly compensated executives or officers of the entity, and each natural person who is a direct or indirect holder of 20% or more of the ownership stock or stock equivalent of the entity.

The Participating Financial Institution acknowledges that its lending activities are subject to safety and soundness standards as set forth in any applicable federal banking regulations.

Authorized Lender Signature

Title

Date

Field:	Information Needed:
▪ 7 Spaces for Initials	✓ Lender to initial all 7 assurances. ☞ Do not initial if loan does not qualify for Federal funds.
▪ Authorized Lender Signature	✓ To be signed by the Lender designated authorized signer.
▪ Title	✓ Title of the Lender designated authorized signer.
▪ Date	✓ Date the enrollment was signed.

B.2. Summary CalCAP Loan Enrollment Flow

